Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main

Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Felipe	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Aguinaga	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		wildle hame	wildle hame
		Last name	Last name
3.	Only the last 4 digits of		
J.	your Social Security	XXX - XX - <u>0969</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		<b>9</b> xx - xx	9xx - xx

Document Aguinaga Page 2 of 67

Case Number (if known)

	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		355 S Central Ave  Number Street  Unit	Number Street
		Wood Dale         IL         60191           City         State         ZIP Code	e City State ZIP Code
		DUPAGE County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	e City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Felipe

Debtor 1

Case 17-08311 Entered 03/16/17 17:03:30 Filed 03/16/17 Doc 1 Desc Main

Document Aguinaga Page 3 of 67 Felipe Debtor 1 Case Number (if known) Middle Name

Pa	Tell the Court About Yo	r Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	☐ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		■ Chapter 13					
_							
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	Yes. District None When Case Number MM / DD / YYYY					
		District None When Case Number					
		MM / DD / YYYY					
		District When Case Number  MM / DD / YYYY					
10.	Are any bankruptcy	■ No					
	cases pending or being						
	filed by a spouse who is not filing this case with	☐ Yes.         Debtor         Relationship to you           District         When         Case Number, if known					
	you, or by a business parter, or by affiliate?	MM / DD / YYYY					
		Debtor Relationship to you					
		District When Case Number, if known  MM / DD / YYYY					
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>■ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> </ul>					
		■ No. Go to line 12.  Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.					

		Document	Page 4 of 67	
Debtor 1	Felipe	 Aguinaga	Case Number (if known)	

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4.  Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			<del>_</del>
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B	))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

First Name

Middle Name

Case 17-08311 Entered 03/16/17 17:03:30 Doc 1 Filed 03/16/17 Desc Main

Document Aguinaga

Page 5 of 67

Debtor 1

Felipe

Middle Name

Case Number (if known)

Part 5:

Explain Your Efforts to I

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
reasonably tried to do so.  Active duty. I am currently on active military	reasonably tried to do so.  Active duty. I am currently on active military

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

ebtor 1	Felipe	Documo Aguina		Page 6 of 67 Case Number (if	known)
	First Name	Middle Name Last Name			
Part 6	6: Answer These Question	s for Reporting Purposes			
	Vhat kind of debts do rou have?	as "incurred by an individual No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily money for a business or inv  No. Go to line 16c.  Yes. Go to line 17.	al primarily  y busine  vestment o	mer debts? Consumer debts are debt of or a personal, family, or household personal of the debts are debts or through the operation of the business are not consumer debts or business debts or business debts.	e that you incurred to obtain
C a e a a	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be evailable for distribution to unsecured creditors?		oter 7. Do	Go to line 18.  you estimate that after any exempt p id that funds will be available to distrib	
У	How many creditors do rou estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		□ 1,000-5,000 □ 5,001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
е	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
е	dow much do you estimate your liabilities o be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million		□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
Part 7	7: Sign Below				
For yo	ou .	correct.  If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.  If no attorney represents me and this document, I have obtained an I request relief in accordance with I understand making a false state	I did not pand read the the chapement, cort in fines u	e under penalty of perjury that the information of a ware that I may proceed, if eligible did the relief available under each chap way or agree to pay someone who is not enotice required by 11 U.S.C. § 342( other of title 11, United States Code, spracealing property, or obtaining money up to \$250,000, or imprisonment for up	e, under Chapter 7, 11,12, or 13 ter, and I choose to proceed  ot an attorney to help me fill out b).  ecified in this petition.  or property by fraud in connection
		/s/ Felipe Aguinaga Signature of Debtor 1		<b>X</b>	ture of Debtor 2

MM / DD / YYYY

Executed on

Executed on \_\_03/10/2017

MM / DD / YYYY

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 7 of 67

Debtor 1 Felipe Aguinaga Case Number (if known) \_\_\_\_\_\_

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Joseph Mark D'Onofrio	Date	Dat	e: 03/14/	2017
Signature of Attorney for Debtor	Buto	MM	/ DD / YYY	Y
Joseph Mark D'Onofrio				
Printed name				_
Geraci Law L.L.C.				
Firm name				_
55 E. Monroe St., #3400				
Number Street				
Number Street				_
Number Street Chicago	IL	60	0603	_
	ILState	60	0603 ZIP Code	_
Chicago	State		ZIP Code	  racilaw.com
Chicago	State		ZIP Code	 racilaw.com

Case 17-08311 Doc 1 Entered 03/16/17 17:03:30 Desc Main Filed 03/16/17 Document Page 8 of 67

Fill in this information to identify your case:				
Debtor 1	Felipe		Aguinaga	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)			_	

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	<u> </u>
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 30,775
1с. Сору	line 63, Total of all property on Schedule A/B	\$ 30,775
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,713
3а. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,341 \$63,424
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$4,038.67
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$3,038.00

Debtor 1 Felipe Document Aguinaga Page 9 of 67

Case Number (if known) \_

Last Name

Middle Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes						
Your famil	<ul> <li>What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$ 1,794.37						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
From P	art 4 of Schedule E/F, copy the following:						
9a. Dom	estic support obligations (Copy line 6a.)	\$_5,725.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_5,616.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00					
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. <b>Tota</b>	I. Add lines 9a through 9f.	\$_11,341.00					

First Name

Fill in this in	Caso 17 094 formation to identify yo			Entered 03/16/17 1	7:03:30	Desc I	Main	
	iormation to identity yo	ur case and this n	mig.	0 of 67				
Debtor 1	Felipe		Aguinaga					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Dist	rict of <u>ILLINOIS</u>					
Case Number			(State)				heck if this	s is an
(If known)						а	mended fi	ing
Official F	orm 106A/B							
Schedul	e A/B: Prope	rty						12/15
esponsible for ages, write you	supplying correct infor ur name and case numb Describe Each Residence	mation. If more sp per (if known). Ans , Building, Land, or	ace is needed, attach a separa		=	=		
No. Yes.  Add the dol	Describe lar value of the portion	you own for all of	your entries fro Part 1, includir	ng any entries for pages				
you have at	tached for Part 1. Write	that number here			>			\$0.00
Part 2:	Describe Your Vehicles							
No. Yes.	i, trucks, tractors, sport  Describe  lake:	utility vehicles, m	otorcycles  Who has an interest in the	property? Check one.	Do not deduct s		•	
M	lodel:	F150	Debtor 1 only		the amount of a Creditors Who	-		
Y	ear:	2009	Debtor 2 only		Current value	of the	Current va	lue of the
А	pproximate Mileage:	112,000	Debtor 1 and Debtor 2 onl  At least one of the debtors	•	entire propert	y?	portion yo	u own?
C	Other information:				\$	10,925.00	\$	10,925.00
			Check if this is communications instructions)	unity property (see				
N	lake:	Freightliner	Who has an interest in the	property? Check one.	Do not deduct s	secured claims	s or exemptio	ns. Put
N	lodel:	Century	Debtor 1 only		the amount of a	•		
Y	'ear:	2006	Debtor 2 only		Current value		Current va	
А	pproximate Mileage:	650,000	Debtor 1 and Debtor 2 onl		entire propert		portion yo	
	Other information:		At least one of the debtors	s and another	\$	18,000.00	\$	18,000.00
			Check if this is common instructions)	unity property (see	·		-	
Examples: No. Yes.  Add the doll	Boats, trailers, motors, pers  Describe  lar value of the portion	onal watercraft, fishin	ecreational vehicles, other veh g vessels, snowmobiles, motorcycle your entries fro Part 2, includir	accessories				\$ 28,925.00

Felipe First Name

Case 17-08311 Doc 1

Entered 03/16/17 17:03:30 Page 11 of 67 yumber (if known)

Desc Main

Middle Name

Filed 03/16/17

Document

Last Name

Filed 03/16/17

Part 3:	Describe Your Pe	rsonal and Household Items	
Do you o	wn or have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
	No.	nishings furniture, linens, china, kitchenware	
	Yes. Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$200	\$200.00
	nples: Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	
	Yes. Describe	Flat screen TV, computer, printer, music collection, cell phone \$700	\$
Exar		ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
	Yes. Describe		\$0.00
Exar and	kayaks; carpentry tools; r No.	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	Yes. Describe	Hand tools, air compressor, generator, battery charger \$700	\$
10. Firea Exar		guns, ammunition, and related equipment	
	Yes. Describe		\$0.00
11. Cloth	nples: Everyday clothes, No.	furs, leather coats, designer wear, shoes, accessories	
	Yes. Describe	Everyday clothing \$200	\$ 200.00
	,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes. Describe	Watch \$50	\$ 50.00
	farm animals nples: Dogs, cats, birds, No.	horses	
14 Ame	Yes. Describe	ousehold items you did not already list, including any health side you did not list	\$0.00
14. Any 0	No.	ousehold items you did not already list, including any health aids you did not list	
15 844 4	Yes. Describe	of your entries from Part 3, including any entries for pages you have attached	\$0.00
		of your entries from Part 3, including any entries for pages you have attached  oer here	\$1,850.00

Debtor 1 Felipe

Case 17-08311 Doc 1

Filed 03/16/17 Document F

Entered 03/16/17 17:03:30 Page 12 of 67 umber (if known)

Desc Main

CDIOI I

First Name Middle Name

Part 4:	Describe Your Financial Assets	
Do you o	own or have any legal or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured claims or exemptions
16. Cash Exai	n mples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe	\$ 0.00
Exar and	posits of money  mples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, other similar institutions. If you have multiple accounts with the same institution, list each.  No.	<b>—</b>
	Yes. Describe Account Type: Institution name:  Checking Account Huntington Bank	\$\$.0.00
	ds, mutual funds, or publicly traded stocks mples: Bond funds, investment accounts with brokerage firms, money market accounts  No.	<b>.</b>
	Yes. Describe Institution or issuer name:  -publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in  No.	\$0.00
	Yes. Describe Name of Entity and Percent of Ownership: ernment and corporate bonds and other negotiable and non-negotiable instruments	\$0.00
Neg	otiable instruments include personal checks, cashiers' checks, promissory notes, and money ordersnegotiable instruments are those you cannot transfer to someone by signing or delivering them. No.  Yes. Describe Issuer name:	
	rement or pension accounts mples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No.	\$ <u>0.0</u> 0
You	Yes. Describe Type of account and Institution name:  urity deposits and prepayments  r share of all unused deposits you have made so that you may continue service or use from a company  mples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	\$ <u>0.0</u> 0
	No.  Yes. Describe Institution name or individual:  uities (A contract for a periodic payment of money to you, either for life or for a number of years)	\$0.00
	No. Yes. Describe Issuer name and description:	\$ <u> </u>
26 L	ests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.  J.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).  No.  Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25. Trus	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ts, equitable or future interests in property (other than anything listed in line 1), and rights or powers  No.	\$0.00
26 Pater	Yes. Describe  nts, copyrights, trademarks, trade secrets, and other intellectual property	\$0.00
	mples: Internet domain names, websites, proceeds from royalties and licensing agreements  No.	
ш	Yes. Describe	¢ 0.00

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 13 of 67

27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here .....---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 14 of 67 Page 1

38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No.

0.00

Describe.....

Yes.

Debtor 1 Felipe Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Page 15 of the Name Page 15 of the Name

r itst ivalle wildle ivalle Last ivalle		
51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for page for Part 6. Write that number here	•	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Ab	pove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 28,925.00	
57. Part 3: Total personal and household items, line 15	\$ 1,850.00	
58. Part 4: Total financial assets, line 36	\$ 0.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property</b> . Add lines 56 through 61	\$ 30,775.00	\$ 30,775.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$30,775.00

Official Form 106A/B Record # 739035 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to ider					
Debtor 1	Felipe		Aguinaga			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)					
Case Number	r		_			
(If known)						

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
=	ming state and federal nonbankrupt		§ 522(D)(3)			
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)				
For any property	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.			
•	n of the property and line on nat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief	2006 Freightliner Century with over			735 ILCS 5/12-1001(c) - \$2,400.00		
description:	650,000 miles.	\$_18,000	\$_4,800	735 ILCS 5/12-1001(b) - \$2,400.00		
Line from			100% of fair market value, up to			
Schedule A/B:	03		any applicable statutory limit			
Brief	Furniture, linens, small appliances,			735 ILCS 5/12-1001(b) - \$200.00		
description:	table & chairs, bedroom set	\$ 200	<b></b> \$			
Line from			100% of fair market value, up to	<u></u>		
Schedule A/B:	<u>06</u>		any applicable statutory limit	<u> </u>		
Brief	Flat screen TV, computer, printer,		_	735 ILCS 5/12-1001(b) - \$700.00		
description:	music collection, cell phone	\$_700	<b></b> \$			
Line from			100% of fair market value, up to			
Schedule A/B:	<u>07</u>		any applicable statutory limit			
Brief	Hand tools, air compressor,			735 ILCS 5/12-1001(b) - \$700.00		
description:	generator, battery charger	\$_700	\$			
Line from			100% of fair market value, up to			
Schedule A/B:	09		any applicable statutory limit			
fficial Form 106C	Record # 739035	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2		

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 17 of 67

Debtor 1 Felipe

First Name	Middle Name	Last Name	

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothing	\$_200	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Watch	\$_ 50	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Huntington Bank, 0.00	\$_0	<b>\$</b>	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 1060	Record # 739035	Sahadula O. T	he Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 17 Of		- 1 Filad 02/16/17 Er	etered 03/16/17 8 of 67	' 17:03:30	Desc Main	
Debtor 1	Felipe		Aguinaga	0 01 01			
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States  Case Number (If known)	Bankruptcy Court for the	: <u>NORTHERN</u> [	District of <u>ILLINOIS</u> (State)			Check if this	
Official F	orm 106D						
Schedule	D: Creditors	Who Have	Claims Secured by Prop	perty			12/15
nformation. If n		, copy the Additio	ed people are filing together, both are on the nal Page, fill it out, number the entries in the name.			ny	
	ditors have claims se	•	,				
☐ No. Ch	eck this box and subm	nit this form to the o	court with your other schedules. You have	ve nothing else to report	on this form.		
	I in all of the information		•				
Part 1:	List All Secured Claims						
2. List all sec	cured claims. If a cred	litor has more than	one secured claim, list the creditor sepa	arately	Column A  Amount of claim	Column A  Value of collateral	Column C Unsecured
for each cl	aim. If more than one	creditor has a part	ticular claim, list the other creditors in Pa order according to the creditors name.	-	Do not deduct the value of collateral	that supports this	portion If any
2.1 State F	ARM FNCL SVCS F		Describe the property that secures the	claim:	<b>\$</b> 11,713.00	<b>\$</b> 10,925.00	\$_788.00
Creditor's I	Name Farm Plz		2009 Ford F150 with over 112,000 mi	iles			
Number	Street						
			As of the date you file, the claim is: Ch	neck all that apply.	1		
Dloomin	ogton II	61701	Contingent				
Bloomin	<u> </u>	tate Zip Code	Unliquidated Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply.				
Debtor			An agreement you made (such as mort	gage or secured			
Debtor 2	2 only		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, mechar	nic's lien)			
At least	one of the debtors and ar	nother	Judgment lien from a lawsuit				
	if this claim relates to a	a	Other (including a right to offset)				
		3-09-09	Last 4 digits of account number	0001			

Fill	in this	Case 17 09311 De information to identify your case:	oc 1 Filad 03/16/17 F	etered 03/16 9 of 67	/17 17:03:30	Desc Main	
De	btor 1	Felipe	Aguinaga				
20		First Name Middle Name	Last Name				
De	btor 2						
(Spi	ouse, if filing	g) First Name Middle Name	Last Name				
Un	ited Stat	tes Bankruptcy Court for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
0-	Ni		(State)			☐Check if	this is an
	se Numb known)	Der				amended	
)tti	cial	Form 106E/F					o .
וווע	Ciai	1 01111 100 <u>L</u> /1					40/45
<u>ìch</u>	<u>edul</u>	e E/F: Creditors Who Ha	ve Unsecured Claims				12/15
/B: F redite eede op of	<i>Propert</i> y ors with d, copy	r party to any executory contracts or un y (Official Form 106A/B) and on Schedu n partially secured claims that are listed y the Part you need, fill it out, number th ditional pages, write your name and cas List All of Your PRIORITY Unsecured Cla	le G: Executory Contracts and Unexpir I in Schedule D: Creditors Who Have C te entries in the boxes on the left. Attac se number (if known).	red Leases (Official F laims Secured by Pro	orm 106G). Do not incluoperty. If more space is	de any	
4 D			amaimat vau2				
1. D	_ `	reditors have priority unsecured claims	agamst your				
<u> </u>	_	Go to Part 2.					
	Yes.	f		!: #	:	aina Fan	
		f your priority unsecured claims. If a cre im listed, identify what type of claim it is. I			•		
		ty amounts. As much as possible, list the			•		
		ed claims, fill out the Continuation Page o explanation of each type of claim, see the		•	the other creditors in Part	3.	
(1	or arr c	explanation of each type of claim, see the	mondenie for the form in the mendene	n bookiet.)	Total claim	Priority	Nonpriority
	1					amount	amount
2.1	]	Priority Debt	Last 4 digits of account number		\$_2,632.00	\$_2,632.00	\$ <u>0.00</u>
		n's Name ox 7346	When was the debt incurred?	2014			
	Numbe	er Street					
			As of the date you file, the claim is:	Check all that apply.			
	Divite	deletie BA 40404	Contingent				
	City	delphia PA 19101	Unliquidated				
,		State Zip Code ves the debt? Check one.	Disputed				
	Debt	or 1 only					
	Debt	or 2 only	Type of PRIORITY unsecured claim:				
	Debt	or 1 and Debtor 2 only	Domestic support obligations				
	At lea	ast one of the debtors and another	Taxes and certain other debts you ow	ve the government			
	_	ck if this claim relates to a	Пантин				
		munity debt laim subject to offest?	Claims for death or personal injury w	nie you were			
	No	and the second s	intoxicated				
	Yes		Other. Specify				

Official Form 106E/F Record # 739035

Page 20 of 67 Number (if known) Document Felipe Debtor 1 Middle Name

er listing any entries on this page, number them	Total claim	Priority amount	Nonpriority amount	
.2 IRS Priority Debt	Last 4 digits of account number	\$_2,984.00	\$ <u>2,984.00</u>	\$ <u>0.00</u>
Creditor's Name PO Box 7346	When was the debt incurred? 2015	_		
Number Street	As of the date you file, the claim is: Check all that app	alv		
	Contingent	pry.		
Philadelphia PA 19101	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government	nt		
Check if this claim relates to a				
community debt Is the claim subject to offest?	Claims for death or personal injury while you were intoxicated			
No	Other. Specify			
Yes				
Rocio Aguinaga	Last 4 digits of account number	<u>\$ 5,725.00</u>	\$ <u>5,725.00</u>	\$ <u>0.00</u>
Creditor's Name 3101 S. 49th Street	When was the debt incurred? 2016			
Number Street		<del></del>		
	As of the date you file, the claim is: Check all that app	olv.		
	Contingent	,		
Wayne IL 60184	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only	_			
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government	nt		
Check if this claim relates to a				
community debt Is the claim subject to offest?	Claims for death or personal injury while you were			
No	intoxicated Other. Specify Child Support			
Yes	Guidi. Opcory			
Part 2: List All of Your NONPRIORITY Unsecur	ed Claims			
Do any creditors have nonpriority unsecured c	aims against you?			

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured

Total claim

claims fill out the Continuation Page of Part 2.

Debtor 1	Felipe	Document Page 21 of 67 Case Number (if known)	_
4.1	First Name Middle Name ATG Credit	Last Name  Last 4 digits of account number 0074	<b>\$</b> 45.00
	Creditor's Name	When was the debt incurred 2 2016-2017	
	1700 W Cortland St Ste 2	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	☐ Contingent ☐ Unliquidated	
w	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
│ <b>⋷</b>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes ATO Oxyglit LLO		. 505.00
4.2	ATG Credit, LLC	Last 4 digits of account number	<u>\$ 565.00</u>
	Creditor's Name PO Box 14895	When was the debt incurred?	
	Number Street		
	. Talling C. Color		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60614	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
le le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Tour on it. Debt Owed	
│ Ē	Yes	Other. Specify Debt Owed	
4.3	Cadence	Last 4 digits of account number	\$ <u>13,617.58</u>
	Creditor's Name	<u> </u>	
	251 E Huron St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60611	Unliquidated	
w	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

Page 22 of 67 Case Number (if known) Document Felipe Debtor 1

Part 24 Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.4 Central DuPage Emergency	Last 4 digits of account number	\$ <u>699.00</u>
Creditor's Name		
PO Box 366	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
U	Contingent	
Hinsdale IL 60522	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical/Dental Services	
Yes Citibook N.A.	4050	- 274 00
4.5 Citibank N.A.	Last 4 digits of account number <u>1852</u>	<u>\$ 371.00</u>
Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred? 2015-2016	
Number Street		
	As a fittle data area file the plainting Charles IIII at a set	
	As of the date you file, the claim is: Check all that apply.	
San Diego CA 92108	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
Yes	Other. Specify Unknown Credit Extension	
4.6 City of Chicago Bureau Parking	Last 4 digits of account number	<b>\$</b> 200.00
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60602	☐ Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Debt Owed	
Yes		

Page 23 of 67 Case Number (if known) Document Felipe Debtor 1

Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.7 City Of Melrose Pk	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name		
1000 N. 25th St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Melrose Pk IL 60160	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Fines	
4.8 Comcast	Last 4 digits of account number 2080	<b>\$_141.00</b>
Creditor's Name	<del></del>	
Po Box 3097	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bloomington IL 61702	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Collecting for Creditor	
Yes Commonwealth Edison		<b>\$</b> 600.00
4.9	Last 4 digits of account number	\$ <u>000.00</u>
Creditor's Name 3 Lincoln Center 4th Floor	When was the debt incurred? 2016	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Oakbrook Terrace IL 60181	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	Sales oponing	

Page 24 of 67 Case Number (if known) Document Felipe Debtor 1

Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.10 Credit ONE BANK N.A.	Last 4 digits of account number _	3622	<u>\$ 965.00</u>
Creditor's Name		0040 0047	
Po Box 10497	When was the debt incurred?	2016-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Greenville SC 29603	Unliquidated		
City State Zip Code  Who owes the debt? Check one.	Disputed		
Debtor 1 only	<b>В</b>		
Debtor 2 only	Type of NONDRIORITY upgestred	oloim.	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured  Student loans	Ciaiii.	
	Obligations arising out of a separat	tion agreement or divorce	
At least one of the debtors and another	that you did not report as priority cl		
Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?	Debts to pension of profit-sharing p	Sians, and other similar debts	
No	Other. Specify Unknown Cred	lit Extension	
Yes			
4.11 Credit ONE BANK NA	Last 4 digits of account number _	NULL	\$ <u>0.00</u>
Creditor's Name		2007-2016	
Po Box 98875	When was the debt incurred?	2007-2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
NV 00400	Contingent		
Las Vegas NV 89193	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?	_		
No	Other. Specify Credit Card or	Credit Use	
Yes		4040	. 240.00
4.12 DISH	Last 4 digits of account number _	4818	<u>\$_218.00</u>
Creditor's Name 8014 Bayberry Rd	When was the debt incurred?	2016-2016	
Number Street			
		. Oh ask all that analy	
	As of the date you file, the claim is	: Спеск ан that арріу.	
Jacksonville FL 32256	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?	Other. Specify Collecting for C	Creditor	
Yes	Other. Specify Collecting for C	on Culton	

Page 25 of 67 Number (if known) Document Debtor 1 Felipe

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4 42	Elmhurst Memorial Hospital	Last 4 digits of account number	\$ 0.00
4.13	Creditor's Name	Last 4 digits of account number	<u> </u>
	200 Berteau	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmhurst IL 60126	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?  No	M. F. 1/D. (10)	
	$\overline{}$	Other. Specify Medical/Dental Service	
4 44	Yes Harris & Harris, LTD	Last 4 digits of account number	<b>\$</b> 1,118.00
4.14	Creditor's Name	Last 4 digits of account number	<u> </u>
	111 W Jackson Blvd	When was the debt incurred?	
	Number Street		
	Suite 400	As of the date were file the elektroles (No. 1, 100), and	
	Cuite 400	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60604	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
_	Yes	0005	* CEE 00
4.15	_	Last 4 digits of account number8605	\$ <u>655.00</u>
	Creditor's Name 120 Corporate Blvd Ste 1	When was the debt incurred? 2016-2016	
		Then was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Norfolk VA 23502	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Llvaa	<u> </u>	

Page 26 of 67 Case Number (if known) Document Felipe Debtor 1

Pari	Your NONPRIORITY Unsecured Claims -	Continuation Page		
After lis	sting any entries on this page, number them l	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.16	MBB	Last 4 digits of account number _	7465	<u>\$ 181.00</u>
	Creditor's Name		0045 0045	
	1460 Renaissance Dr	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent	,	
	Park Ridge IL 60068	Unliquidated		
١.,	City State Zip Code	Disputed		
\ \ <u>\</u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority cl		
١	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
IS	s the claim subject to offest?			
	■No ¬.,	Other. Specify Medical Debt		
4.47	Yes MBB	Look 4 digita of account number	6589	<b>\$</b> 415.00
4.17	Creditor's Name	Last 4 digits of account number _		\$_110.00
	1460 Renaissance Dr	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Park Ridge IL 60068	Contingent		
	City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[	Debtor 1 and Debtor 2 only	Student loans		
ΙĒ	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
l F	Check if this claim relates to a	that you did not report as priority cl	aims	
-	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is	the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
$\sqcup$	Yes			
4.18	MBB	Last 4 digits of account number _	6915	<u>\$ 602.00</u>
	Creditor's Name	When we the debt in summed 2	2014-2014	
	1460 Renaissance Dr	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	D   D'	Contingent		
	Park Ridge IL 60068	Unliquidated		
l w	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans	<del></del>	
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
		that you did not report as priority cl	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ls	s the claim subject to offest?	Debts to pension or pront-straining p	nano, and other similar debts	
	No	Other. Specify Medical Debt		
ΙĒ	Yes	Outer, opening		

Page 27 of 67 Case Number (if known) Document Felipe Debtor 1

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	sting any entries on this page, number them I	beginning with 4.4, followed by 4.5, ar	d so forth.	Total Claim
4.19	MBB	Last 4 digits of account number	6993	\$ <u>681.00</u>
	Creditor's Name		2015 2015	
	1460 Renaissance Dr	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Park Ridge IL 60068	Unliquidated		
١,	City State Zip Code  Vho owes the debt? Check one.	Disputed		
i	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured (	Naim:	
İ	Debtor 1 and Debtor 2 only	Student loans	Jann.	
l i	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
1	community debt	Debts to pension or profit-sharing p		
1	s the claim subject to offest?	zobte to periode or prome channing p	iano, ana otno omina dobte	
	No	Other. Specify Medical Debt		
	Yes			
4.20	MBB	Last 4 digits of account number	6536	<b>\$</b> _699.00
	Creditor's Name		2016-2017	
	1460 Renaissance Dr	When was the debt incurred?	2010-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Park Ridge IL 60068	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
li	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured (	Naim:	
l i	Debtor 1 and Debtor 2 only	Student loans	Jann.	
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	=	that you did not report as priority cla		
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
l I	s the claim subject to offest?	Debte to periodic or profit charing p	iano, and other offiniar debte	
	No	Other. Specify Medical Debt		
	Yes	Cuisii opeany		
4.21	Merchants Credit Guide	Last 4 digits of account number	0247	<b>\$</b> _209.00
	Creditor's Name		2016 2017	
	223 W Jackson Blvd Ste 4	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60606	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured (	slaim:	
l i	Debtor 1 and Debtor 2 only	Student loans	Jann.	
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	=	that you did not report as priority cla	· ·	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
1	s the claim subject to offest?	Beste to pension of profit-shalling p	and other eliminal debte	
	No	Other. Specify Medical Debt		
l i	T <sub>ves</sub>	Outer, opening	<del></del>	

Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main

		Case 11-00311	DOC I	LIIEU 02/10/1/	Eliferen 03/10/11 11:03:30	Desc Mail
Debtor 1	Felipe			Document	Page 28 of 67 Number (if known)	

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22 Nationwide Credit & CO	Last 4 digits of account number 5014	<b>\$</b> 38.00
Creditor's Name 815 Commerce Dr Ste 270  Number Street	When was the debt incurred? 2015-2015	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oak Brook IL 60523	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Medical Debt	
Yes		
4.23 Nationwide Credit & CO	Last 4 digits of account number <u>9949</u>	<b>\$_43.00</b>
Creditor's Name	When was the debt incurred? 2015-2015	
815 Commerce Dr Ste 270	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oak Brook IL 60523	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Toward MONDPIODITY and a deliver	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
☐ At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Madical Dobt	
Yes	Other. Specify Medical Debt	
4.24 Nationwide Credit & CO	Last 4 digits of account number 9951	<b>\$</b> 43.00
Creditor's Name		*
815 Commerce Dr Ste 270	When was the debt incurred? 2015-2015	
Number Street		
	As a fit the slate way file the alabasia. Observed that such	
	As of the date you file, the claim is: Check all that apply.	
Oak Brook IL 60523	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	<del>_</del>	

Page 29 of 67 Case Number (if known) Document Felipe Debtor 1

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.25	Nationwide Credit & CO	Last 4 digits of account number	5016	<b>\$</b> 51.00
	Creditor's Name		2015-2015	
	815 Commerce Dr Ste 270	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Oak Brook IL 60523	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
ľ	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
4.26	Yes Nationwide Credit & CO	Last 4 digits of account number	5015	<b>\$</b> 78.00
4.20	Creditor's Name		<del></del>	*
	815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	,	
	Oak Brook IL 60523	Unliquidated		
١,	City State Zip Code  Vho owes the debt? Check one.	Disputed		
li	Debtor 1 only	<b>-</b>		
l i	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla		
۱ '	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
l l	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes Nationwide Credit & CO		9950	<b>\$</b> 78.00
4.27	Creditor's Name	Last 4 digits of account number		\$ 78.00
	815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Cheek all that apply	
		Contingent	Спеск ан так арргу.	
	Oak Brook IL 60523	Unliquidated		
l .	City State Zip Code			
'	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	•	
L	Check if this claim relates to a community debt	that you did not report as priority cla  Debts to pension or profit-sharing pl		
1	s the claim subject to offest?	Depres to beneated to broth-straund bi	ano, and other Similar debis	
	No	Other. Specify Medical Debt		
l î		Curior. Specify	<del></del>	

Page 30 of 67 Case Number (if known) Document Felipe Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page		
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.28	Nationwide Credit & CO	Last 4 digits of account number _	0611	<u>\$_97.00</u>
	Creditor's Name		2015-2015	
	815 Commerce Dr Ste 270	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Oak Brook IL 60523	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat		
	Check if this claim relates to a	that you did not report as priority cl		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Other. Specify	<del></del>	
4.29	Nationwide Credit & CO	Last 4 digits of account number _	0613	<u>\$ 138.00</u>
	Creditor's Name		2015-2015	
	815 Commerce Dr Ste 270	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Oak Brook IL 60523	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Other. Specify	<del></del>	
4.30	Nicor Gas	Last 4 digits of account number _		\$ <u>600.00</u>
	Creditor's Name			
	PO Box 549	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Aurora IL 60507	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	-	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
	No	Other. Specify Utility Bills/Cell	ular Service	
	Yes	Other. Specify Others Bills/Cell	aidi Gol vioc	

Page 31 of 67 Case Number (if known) Document Felipe Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.31	Northwestern Medicine	Last 4 digits of account number cine	<u>\$_31,591.42</u>
	Creditor's Name		
	PO Box 6250	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716-0250	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Beste to periodical or profit ordering plants, and outer ordering deste	
	No	Other. Specify Debt Owed	
	Yes		
4.32	Onemain Financial	Last 4 digits of account number	<u>\$_2,626.92</u>
	Creditor's Name		
	6801 Colwell Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Irving TX 75039	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Personal Loan	
	Yes		
4.33	Syncb/SAMS CLUB	Last 4 digits of account number NULL	\$ <u>1,100.00</u>
	Creditor's Name	When was the debt incurred? 2012-2016	
	Po Box 965005	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
		Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 32 of 67 Case Number (if known) Document Felipe Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page		
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and se	o forth.	Total Claim
4.34	Synchrony BANK	Last 4 digits of account number	7108	<b>\$</b> 1,258.00
	Creditor's Name		2040.0040	
	120 Corporate Blvd Ste 1	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is: Ch	eck all that apply.	
		Contingent		
	Norfolk VA 23502	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clain	n-	
	Debtor 1 and Debtor 2 only	Student loans	1.	
	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
	=	that you did not report as priority claims	greenent of diverse	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans,	and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Unknown Credit Ex	tension	
	Yes			
4.35	Webbank/Fingerhut	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2007-2017	
	6250 Ridgewood Rd	When was the debt incurred?	2007-2017	
	Number Street			
		As of the date you file, the claim is: Ch	eck all that apply.	
	Coint Clavel MAN 50202	Contingent		
	Saint Cloud MN 56303	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans,	, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or Cred	dit Use	
	Weisman & Weisman			<b>A</b> 2 600 00
4.36		Last 4 digits of account number	<del></del>	\$ <u>3,600.00</u>
	Creditor's Name 100 N La Salle St	When was the debt incurred?		
	Number Street	_		
		As of the date you file, the claim is: Ch	eck all that apply.	
	Chicago IL 60602	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clain	1:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation a	-	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
	Is the claim subject to offest?	<b>—</b>		
	Ves	Other. Specify		

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Page 33 of 67 Case Number (if known)

Debtor 1 Felipe

Document

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For
	example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or
	2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the
	additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

additional creditors here. If you do not have additional persons to be no	
Illinois Dept of Human Services	On which entry in Part 1 or Part 2 list the original creditor?
Name 100 South Grand Avenue East	Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Springfield IL 62762	Last 4 digits of account number
City State Zip Code	
Midland Credit Management	On which entry in Part 1 or Part 2 list the original creditor?
Name 2365 Northside Dr	Line 5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street Suite 300	Part 2: Creditors with Nonpriority Unsecured Claims
San Diego CA 92108	Last 4 digits of account number <u>1852</u>
City State Zip Code	
Alltran Financial LP	On which entry in Part 1 or Part 2 list the original creditor?
Name PO Box 610	Line10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Sauk Rapids MN 56379	Last 4 digits of account number <u>3622</u>
City State Zip Code	
Clerk, Fourth Mun Div	On which entry in Part 1 or Part 2 list the original creditor?
Name 1500 Maybrook Dr #236	Line 32 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street 17M4495	Part 2: Creditors with Nonpriority Unsecured Claims
Maywood IL 60153	Last 4 digits of account number
City State Zip Code	Last 4 digits of account number
Bruckert Gruenke Long PC	On which entry in Part 1 or Part 2 list the original creditor?
Name 201 East Hanover	Line 32 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
17M4495	
Highland IL 62249	Last 4 digits of account number
City State Zip Code	

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Page 34 of 67 Case Number (if known) Document

Felipe Debtor 1

Add the Amounts for Each Type of Unsecured Claim

Part 4:	Part 4: Add the Amounts for Each Type of Orisecuted Orani.							
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.								
			Total claim					
Total claims	6a. Domestic support obligations	6a.	\$0.00					
	6b. Taxes and Certain other debts you owe the government	6b.	\$5,616.00					
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00					
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$5,725.00					
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$11,341.00					

			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 63,423.92

6j. Total. Add lines 6f through 6i.

63,423.92

		Caso 17		oc 1 Eile	od 02/16/17	Ento	red 03/16	6/17 17:03:	30 Des	sc Main	
FII	l in this in	formation to ider	itify your case:				5 of 67				
De	ebtor 1	Felipe			Aguinaga						
_		First Name	Middle Name		Last Name						
	ebtor 2 oouse, if filing)	First Name	Middle Name		Last Name	-					
Ur	nited States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	District of ILLIN	NOIS						
Ca	ase Number known)				(State)				[	Check if this i	
Offi	icial F	orm 106G					_				3
			ory Contract	e and Un	ovnired Les	200					12/1
nforn additi 1. D	nation. If nonal page on you hav No. Ch Yes. Fil	nore space is needs, write your named any executory leck this box and so in all of the information	possible. If two mandeded, copy the additions and case number contracts or unexpires submit this form to the mation below even if the corresponding or company with whore details and the corresponding to the correspondin	ional page, fill (if known).  red leases?  e court with you the contracts or	it out, number the e ur other schedules. Y r leases are listed in	ou have no	attach it to thi	is page. On the to eport on this form. Official Form 106 <i>A</i>	op of any		
ex	-	nt, vehicle lease,	, cell phone). See the	=					-	and	
ı	Person or	company with w	hom you have the co	ontract or lease	9		State wi	hat the contract o	or lease is for		
2.1											
	Name										
	Number	Street				-					
	City			State Zip Code		_					
2.2											
	Name					-					
	Number	Street				-					
	City			State Zip Code		_					
2.3											
	Name					-					
	Number	Street				_					
	City			State Zip Code	3	_					
2.4											
	Name					_					
	Number	Street				_					
	City			State Zip Code		_					
2.5											
	Name					-					
	Number	Street				_					

State Zip Code

City

Fill in this inf	formation to iden	tify your case:	
Debtor 1	Felipe		Aguinaga
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number (If known)	•		_

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	Iditional Pa	ages, write your name and o	case number (if known). Answ	er every questi	on.
1. <b>D</b> o	you have	any codebtors? (If you are	filing a joint case, do not list eitl	her spouse as a	codebtor.)
	No.				
	Yes				
			n a community property state ovada, New Mexico, Puerto Rico		ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spouse	e, or legal equivalent live with yo	ou at the time?	
	_	. Inwhich community state o	or territory did you live?		Fill in the name and current address of that person.
	 Name	of your spouse, former spouse or leg	al equivalent		
	Numb	er Street			
	City		State	Zip Cod	e
		F, or Schedule G to fill out (	Solumn 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply:  Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main

Fill in this in	formation to iden	tify your case:		
Debtor 1	Felipe		Aguinaga	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT O</u>	PF ILLINOIS	
Case Number			_	
(If known)				

Official Form 106I

**Schedule I: Your Income** 

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Center Line Drive	rs	
		Employers address	1600 E Fourth St Santa Ana, CA 92		,
		How long employed there?	Since 3/1/2017		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$4,485.00	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,485.00	\$0.00

 Official Form 106I
 Record # 739035
 Schedule I: Your Income
 Page 1 of 2

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 38 of 67

Debtor 1 Felipe

Felipe Document Aguinaga

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Сору	y line 4 here	4.	\$4,485.00	\$0.00	
5. <b>L</b>	ist all	payroll deductions:				
	5a. <b>T</b>	Tax, Medicare, and Social Security deductions	5a. _	\$446.33	\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. <b>I</b>	nsurance	5e.	\$0.00	\$0.00	
	5f. <b>C</b>	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. <b>L</b>	Jnion dues	5g.	\$0.00	\$0.00	
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. <b>A</b>	dd the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$446.33	\$0.00	
7. <b>C</b>	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,038.67	\$0.00	
8. <b>L</b>	ist all	other income regularly received:	_			
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e. —	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,038.67 +	\$0.00	\$4,038.67
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ4,000.07	Ψ0.00	\$4,030.07
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives.  In the contribution of the contr	our dependen	p pay expenses listed in	Schedule J.	11. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The re	sult is the com	bined monthly income.		
	Write	e that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilitie	s and Related Data, if it	applies	12. <b>\$4,038.67</b>
13.	X I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	n?			

Fi	ll in this in	formation to identify your	case:				
D	ebtor 1	Felipe First Name	Middle Name	Aguinaga  Last Name	Check if this is:		
D	ebtor 2	. iiot Namo	middle Hame	Edditidiilo	An amend	=	-petition chapter 13
	pouse, if filing)	First Name	Middle Name	Last Name	1 <b>–</b> ···	of the following o	·
U	nited States	Bankruptcy Court for the : <u>N</u>	NORTHERN DISTRICT	OF ILLINOIS			
	ase Number f known)				WIWI 7 DD 7		
Off	icial F	orm 106J				e filing for Debtor a separate house	2 because Debtor 2
					mamams	a separate nouse	illoid.
		e J: Your Expe					12/14
	space is r		-		re equally responsible for supply es, write your name and case nu	=	
Pai	rt 1: D	escribe Your Household					
1. I	s this a joi	nt case?					
		so to line 2.					
	Yes. I	oes Debtor 2 live in a sep	parate household?				
		No.	la a agranata Cabad	de l			
		Yes. Debtor 2 must fi	ie a separate Sched	ule J.			
2.	-	ave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not lis Debtor 2.	t Debtor 1 and		at this information for ndent	Son	13	X No
		ate the dependents'					Yes
	names.				Son	11	X No
							Yes
							X No
						_	Yes
							X No
							Yes
							x No
							Yes
3.	Do your	expenses include					1
0.	expense	of people other than	X No				
	yourself	and your dependents?	Yes				
Pai	rt 2:	stimate Your Ongoing Mont	thly Expenses				
Esti	mate your	expenses as of your bank	ruptcy filing date u	nless you are using this form	as a supplement in a Chapter 13	case to report	
the a	applicable	date.			check the box at the top of the fo	rm and fill in	
	-	-	=	ance if you know the value r Income (Official Form 106I.)		,	our expenses
4.	The rent	al or home ownership exp	enses for your resi	dence. Include first mortgage	payments and		
	any rent	for the ground or lot.				4.	\$1,000.00
	If not inc	luded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
	4b. Pro	perty, homeowner's, or rer	nter's insurance			4b.	\$0.00
	4c. Ho	me maintenance, repair, ar	nd upkeep expenses			4c.	\$0.00
		meowner's association or o				4d.	\$0.00
						-	·

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Page 40 of 67

Document Aguinaga

Last Name

Felipe

First Name

Middle Name

Debtor 1

Case Number (if known) \_

			Your expense	s
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$120.00
	6d. Other. Specify:	6d.	\$	0.00
<b>'</b> .	Food and housekeeping supplies	7.		\$425.00
3.	Childcare and children's education costs	8.		\$0.00
).	Clothing, laundry, and dry cleaning	9.		\$140.0
0.	Personal care products and services	10.		\$30.0
1.	Medical and dental expenses	11.		\$15.00
	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$236.00
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
	Charitable contributions and religious donations	14.		\$0.00
_	insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$97.0
	15d. Other insurance. Specify:	15d.		\$0.0
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$975.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
		20e.	\$	0.0

Official Form 106J Record # 739035 Schedule J: Your Expenses Page 2 of 3

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 41 of 67

Felipe Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$3,038.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,038.67 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,038.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,000.67 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 739035 Schedule J: Your Expenses Page 3 of 3

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Felipe		Aguinaga
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		r the : <u>NORTHERN</u> District of	_ILLINOIS_ (State)

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	T an attorney to help you fill out bankruptcy forms?
No	,
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re	ad the summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Felipe Aguinaga	×
Signature of Debtor 1	Signature of Debtor 2
Date _03/10/2017	Date
MM / DD / YYYY	MM / DD / YYYY

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 43 of 67

Fill in this in	formation to ic	dentify your case:			
Debtor 1	Felipe		Aguinaga		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	r		_		

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	ber (if known). Answer every question.			
F	ar: 1: Give Details About Your Marital Status and Where	You Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
02	During the last 3 years, have you lived anywhere other the	nan where you live now	e?	
	No.  Yes. List all of the places you lived in the last 3 years. I	Do not include where yo	ou live now.	
		,		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
03	Within the last 8 years, did you ever live with a spouse or		community property state or territory? (Community	nveu there
	property states and territories include Arizona, California and Wisconsin.)	a, Idaho, Louisiana, Ne	vada, New Mexico, Puerto Rico, Texas, Washington,	
	■ No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).		
F	Explain the Sources of Your Income			

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 44 of 67

Debtor 1 Felipe Aguinaga Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$5,579 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$20,000 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$16,912 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 45 of 67

Felipe Aguinaga Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Collection Cook County Clerk of Court Pending Onemain Financial Of Illinois VS Felipe On appeal Aguinaga CASE NUMBER#17M4495 Concluded

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 46 of 67

Debto	or 1 Felipe	Aguinaga	Case Number (if known)	
	First Name Middle Name	Last Name		
10	Within 1 year before you filed for bankruptcy, was a Check all that apply and fill in the details below.	any of your property repossessed, forec	losed, garnished, attached, seized, or levied?	
	No. Go to line 11			
	Yes. Fill in the information below.			
11	Within 90 days before you filed for bankruptcy, or refuse to make a payment because you owed		nancial institution, set off any amounts from	your accounts
	No. Go to line 11			
	Yes. Fill in the information below.			
12	Within 1 year before you filed for bankruptcy, wa court-appointed receiver, a custodian, or another		on of an assignee for the benefit of creditors	, a
	No. Yes.			
P	List Certain Gifts and Contributions			
13	Within 2 years before you filed for bankruptcy, d	id you give any gifts with a total value	of more than \$600 per person?	
	No.			
14	Yes. Fill in the details for each gift.  Within 2 years before you filed for bankruptcy, d	id with a way wifte an acutuloutions	with a total value of many than \$500 to any ob	anita 2
'-	_	id you give any girts or contributions	with a total value of more than \$600 to any cr	arity r
	No.			
	Yes. Fill in the details for each gift.			
P	art 6: List Certain Losses			
15	Within 1 year before you filed for bankruptcy or gambling?	since you filed for bankruptcy, did you	lose anything because of theft, fire, other di	saster, or
	No.			
	Yes. Fill in the details for each gift.			
P	art 7: List Certain Payments or Transfers			
16	Within 1 year before you filed for bankruptcy, did consulted about seeking bankruptcy or preparin Include any attorneys, bankruptcy petition prepa	g a bankruptcy petition?		/ou
	☐ No.			
	Yes. Fill in the details			
	Party Contact Info	Description and value of any pro	perty transferred Date payment or transfer	Amount of payment
	Geraci Law L.L.C.			Payment/Value:
	55 E. Monroe Street #3400			\$4,000.00: \$0.00 paid prior to filing,
	Chicago,IL 60603			balance to be paid through the plan.

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 47 of 67

 Debtor 1
 Felipe
 Aguinaga
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of a	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services		2017	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		er any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you ha	siness or financial affairs? made as security (such as the gra	nting of a security interes		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or si	milar device of which y	you are a
	No.				
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated to the same services of the same services.	r other financial accounts; certifica	tes of deposit; shares in	_	
	No.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 yo cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depository for s	ecurities,
	No.				
	Yes. Fill in the details.				
	_	Who else had access to it?	Describe the content	ts	Do you still
22	Have you stored property in a storage unit or	r place other than your home within	n 1 year hefore you filed t	for hankruptev?	have it?
_	_	. place cales than your nome within	your belote you med t	io. bankruptoy!	
	No.  ☐ Yes. Fill in the details.				
	Tes. Fill III tile details.	Who else has or had access to it?	Describe the content	ts	Do you still
					have it?
P	art 9: Identify Property You Hold or Control f	or Someone Else			

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 48 of 67

Debto	r 1	Felipe		Aguinaga	Case Number (if known)	
		First Name	Middle Name	Last Name		
	_	you hold or control any someone.	property that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
		No.				
		Yes. Fill in the details.		Where is the property?	Describe the property	Value
Pa	irt 10	Give Details About	Environmental Info	ormation		
l _		purpose of Part 10, the	_	***		
1	haza	ardous or toxic substan	ices, wastes, or m	or local statute or regulation concerning laterial into the air, land, soil, surface wa the cleanup of these substances, waster	ter, groundwater, or other medium,	
		means any location, fac used to own, operate, o			, whether you now own, operate, or utilize	<b>a</b>
				onmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic	
Rep	ort a	all notices, releases, an	d proceedings th	at you know about, regardless of when t	hey occurred.	
24	Has	any governmental unit	t notified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	aw?
		No.				
		Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	ve you notified any gove	ernmental unit of	any release of hazardous material?		
		No.		•		
	=	Yes. Fill in the details.				
	_			Governmental unit	Environmental law, if you know it	Date of notice
26	Llav.	ro vou boon a narty in a	ny judiajal ar adn	ninistrativo proceeding under any anviro	nmental law? Include cattlements and are	doro
20	_		iny judicial of auti	inistrative proceeding under any enviro	nmental law? Include settlements and ord	iers.
	_	No. Yes. Fill in the details.				
	Ц	res. Fill III the details.		Court or agency	Nature of the case	Status of the case
				• .		
Pa	rt 11	Give Details About	Your Business or C	Connections to Any Business		
27	With	hin 4 years before you f	filed for bankrupt	cy, did you own a business or have any o	of the following connections to any busin	ess?
		A sole proprietor or	self-employed in	a trade, profession, or other activity, eit	her full-time or part-time	
		A member of a limit	ted liability compa	any (LLC) or limited liability partnership (	LLP)	
		A partner in a partner	ership			
		_		cutive of a corporation		
		∐An owner of at least	t 5% of the voting	or equity securities of a corporation		
		No. None of the above a	applies. Go to Par	t 12.		
	$\overline{\Box}$	Yes. Check all that apply	y above and fill in	the details below for each business.		
		hin 2 years before you f titutions, creditors, or o	-	cy, did you give a financial statement to	anyone about your business? Include all	financial
		No.				
		Yes. Fill in the details.				
				Date issued		

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 49 of 67

 Debtor 1
 Felipe
 Aguinaga
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	ign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.					
<b>★</b> /s/ F	elipe Aguinaga				
	iture of Debtor 1	Signature of Debtor 2			
Date	03/10/2017 MM / DD / YYYY	Date MM / DD / YYYY			
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. N	lame of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).			

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 50 of 67

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re						
Felipe Aguinaga / Debtor	Case No:					
	Chapter:	Chapter 13				
DISCLOSURE OF COMPENSATION OF ATTORNE	Y FOR DEB	TOR				
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney compensation paid to me within one year before the filing of the petition in bankruptcy, or agreement or to be rendered on behalf of the debtor(s) in contemplation of or in connection with	eed to be paid	to me, for services				
For legal services, I have agreed to accept \$4,000.00						
Prior to the filing of this statement I have received \$0.00						
Balance Due \$4,000.00						
2. The source of the compensation paid to me was:						
Debtor(s) Other: (specify)						
<b>3.</b> The source of compensation to be paid to me is:						
Debtor(s) Other: (specify)						
I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
I have agreed to share the above-disclosed compensation with a other person or person of my law firm. A copy of the agreement, together with a list of the names of the perattached.						
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects case, including:	of the bankrup	otcy				
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in det	ermining whe	ether to file a petition in				
<ul><li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which</li></ul>	bankruptcy;  h. Proportion and filing of any notition, schedules, statements of affairs and plan which may be required:					
c. Representation of the debtor at the meeting of creditors and confirmation hearing, an						
<b>6.</b> By agreement with the debtor(s), the above-disclosed fee does not include the following s	ervice:					
CERTIFICATION	_					
I certify that the foregoing is a complete statement of any agreement or are payment to me for representation of the debtor(s) in this bankruptcy proceeding.	-	or				
Date: 03/14/2017 /s/ Joseph Mark D'Onofrio						
Date Signature of Attorney						
Geraci Law L.L.C.  Name of law firm						

739035 Page 1 of 1 Record #

### UNITED STATESBANKROFTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Mai 3. Personally review with the debtor and support confidence and statements, and
- 3. Personally review with the debtor and signification, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

1-14-11-6



CARA Page 2 of 6

- Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Mair 2. Inform the debtor that the debtor range was falled for the file of the spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main (d) Any portion of the retainer that 95 HB1 Calend Brace of 67 expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

representation of debtors in bankruptcy cases in general.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



#### Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main F. ALLOWANCE AND PAYMENT LOTE AT TORNIE S FORES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received	,\$ <u>Ø</u>		
toward the flat fee, leaving a balance due of \$ 4,000	; and \$	310	for expenses
leaving a balance due for the filing fee of \$	_		

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/20/17

Signed:

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-08311 File **Gerace Law Lette** ed 03/16/17 17:03:30 Doc 1 National Headquarters: 55 E. Monroe \$percu#949012 hicag \$\text{hicag} \text{Phicag} \t

Date: 2/20/2017

Consultation Attorney: KUL

Record #: 739-035

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. per month for 54 PLAN: The plan payment is estimated to be \$ 1,000 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. if I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. (Joint Debtor) Felipe Aguinaga (Debtor)

Dated: 2|20/17 Representing Geraci Law L.L.C. Attorney for the Debtor(s)

Page 1 of 1

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 58 of 67

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Felipe Aguinaga / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/10/2017 /s/ Felipe Aguinaga

Felipe Aguinaga

X Date & Sign

Record # 739035 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 739035 Page 1 of 2 Record #

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document

Form B 201A, Notice to Consumer Debtor(s)

In re Felipe

Page 60 of 67

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/10/2017	/s/ Felipe Aguinaga		
	Felipe Aguinaga		
Dated: 03/14/2017	/s/ Joseph Mark D'Onofrio		
	Attorney: Joseph Mark D'Onofrio		

Form B 201A. Notice to Consumer Debtor(s) Record # 739035 Page 2 of 2

#### Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 61 of 67

Felipe Aguinaga Debtor 1 Case Number (if known) Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ∐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do **1-49 1,000-5,000 25,001-50,000** you estimate that you **50-99** 5,001-10,000 50,001-100,000 owe? **1**00-199 10,001-25,000 ☐ More than 100,000 **200-999** How much do you \$0-\$50,000 □ \$1,000,001-\$10 million □\$500.000.001-\$1 billion estimate your assets to **\$50,001-\$100,000** \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion How much do you \$0-\$50,000 \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 ☐ \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature Signature of Debtor 2 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 62 of 67

Fill in this in	formation to ide	entify your case:		
Debtor 1	Felipe		Aguinaga	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		for the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)			_	
-				

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.					
or 2					
I YYYY					

## Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 63 of 67

Debtor 1	Felipe		Aguinaga	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12:	Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1549, and 3571.						
Signa	gnature of Debtor 1 Signature of Debtor 2					
Date	MM / DD / YYYY Date					
Did you att	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No.		auptoy (Silician offin 107):				
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No.						
☐ Yes. N	Name of person Attach the Ba	nkruptcy Petition Preparer's Notice, declaration, and Signature (Official Form 119).				

#### Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main

### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in Cankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have process income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION AS ACCURATE!!!

Dated: <u>3 / / D</u> /2017

Pelipe Aguinaga

X Date & Sign

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 65 of 67

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Felipe Aguinaga / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 3 / /0 /2017

Felipe Aguinaga

| Declare under penalty of perjury that the foregoing is true and correct.

| X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 66 of 67

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Felipe Aguinaga

Date: 3 / 10 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 17-08311 Doc 1 Filed 03/16/17 Entered 03/16/17 17:03:30 Desc Main Document Page 67 of 67

Form B 201A, Notice to Consumer Debtor(s)

In re Felipe Aguinaga / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy ease may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3 / /0 /2017

Felipe Aguinaga

X Date & Sign

Dated: 3/10/2017

Atterney: Joseph Mark D'Onofrio

Record # 739035